



The Informed Consumer

Consumer Affairs Branch e-newsletter
Fairfax County Department of Cable and Consumer Services

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Inside This Issue:

| | |
|---|---|
| Online Holiday Shopping: Getting the Best Deal | 1 |
| Tech Support Scam Artists Accessing Your Computer | 2 |
| National Cyber-Security Awareness Month | 3 |
| Thinking of Buying a New Television? | 3 |
| Common Interest Community Ombudsman Regulation | 4 |
| Your Community, Your Call | 4 |
| OPEN FORUM: Association Complaint Procedure | 4 |

Visit Consumer Central:

- File a Complaint Online
- Tenant-Landlord Handbook
- Consumer Protection Commission (CPC)
- Tenant-Landlord Commission (TLC)
- Property Owners' and Condominium Association Resources
- Consumer Focus
- Your Community, Your Call

Shopping Online This Holiday Season? FTC Offers Advice on Getting the Best Deal

Whether your gift list is ready or you're wondering how long you can wait to start your holiday shopping, the Federal Trade Commission has [online tips](#) to help you get the best deals. The bottom line—some extra research can really pay off:

- **Set a Budget.** Create a gift list and check it twice to help you stay on track and not overspend.
- **Decide What Matters.** Especially if you're buying gadgets, know what your "must-have" features are vs. those that are just nice to have.
- **Use Search Engines.** Type a company or product name into your search engine with terms like "review," "complaint" or "scam" to find out more about it.
- **Read Reviews Online.** Reviews from other people, experts, and columnists can give you an idea of how a product performs. But don't put all of your trust in one review.
- **Consider Reputation.** A brand's reputation for quality and good customer service can really pay off.
- **Check Comparison Shopping Sites.** They connect to many retailers selling the same product, sometimes at significantly different prices. Keep shipping costs in mind.
- **Consider Coupons.** Some companies offer discounts via e-mail, and some websites collect and list codes for free shipping and other discounts. Search for the store with terms like "discount," "coupon" or "free shipping."
- **Read Return Policies.** Not all stores have the same rules. Some charge fees for return shipping or restocking things like electronics.
- **Decide How to Pay.** When you shop online, credit cards can offer extra protections.
- **Look for a Secure Checkout.** Does the website start with https (the "s" stands for secure) when you're checking out?



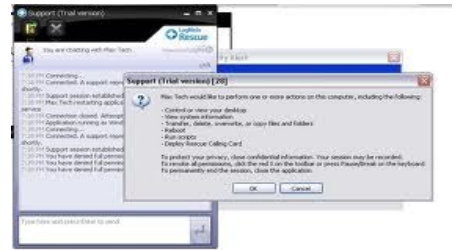
Learn more about researching products online at OnguardOnline.gov/SmartShopper.

For hassle-free online shopping, keep records like e-mails and online receipts in case there's a problem. Also, make sure you know who you're dealing with and protect your personal and financial information, since anyone can set up shop online under almost any name.



Tech Support: Scam Artists Accessing Your Computer

Scammers have been peddling bogus security software for years. They set up fake websites, offer free "security" scans, and send alarming messages to try to convince you that your computer is infected. Then, they try to sell you software to fix the problem. At best, the software is not worth the value or available elsewhere for free. At worst, it could be malware — software designed to give criminals access to your computer and your personal information.



The latest version of the scam begins with a phone call. Scammers can get your name and other basic information from public directories. They might even guess what computer software you're using. Once they have you on the phone, they often try to gain your trust by pretending to be associated with well-known companies or confusing you with a barrage of technical terms. They may ask you to go to your computer and perform a series of complex tasks. Their tactics are designed to scare you into believing they can help fix your "problem."

If you get a call from someone who claims to be a tech support person, hang up and call the company yourself on a phone number you know to be genuine. A caller who creates a sense of urgency or uses high-pressure tactics is probably a scam artist.

Keep these tips in mind:

- Don't give control of your computer to a third party who calls you out of the blue.
- Do not rely on caller ID alone to authenticate a caller. Criminals spoof caller ID numbers. They may appear to be calling from a legitimate company when they're not even in the same country as you.
- If you want tech support, look for a company's contact information on their software package or receipt.
- Never provide credit card or financial information to someone who calls and claims to be tech support.
- If a caller pressures you to buy a computer security product or says there is a subscription fee associated with the call, hang up. If you're concerned about your computer, call your security software company directly.
- Never give your password on the phone. No legitimate organization calls you and asks for your password.

Put your phone number on the National Do Not Call Registry, and then report illegal sales calls.

If You've Responded to a Scam If you think you might have downloaded malware from a scam site or allowed a cybercriminal to access your computer, don't panic. Instead:

- Get rid of malware. Update or download legitimate security software and scan your computer. Delete anything it identifies as a problem.
- Change any passwords that you gave out. If you use these passwords for other accounts, change those accounts, too.
- If you paid for bogus services with a credit card, call your provider and ask to reverse the charges.

If you believe that someone may have accessed your personal or financial information, visit the FTC's identity theft website or call Consumer Affairs for advice. You can minimize your risk of further damage and repair any problems already in place.

Need Advice? Ask an Investigator

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call for advice: 703-222-8435 TTY: 711 or submit a question via e-mail on our Website.

File A Complaint

When you call for advice, you may be asked by an Investigator to file a written complaint so that Consumer Affairs may assist you in resolving your dispute. You may file a complaint online or request that a complaint form be mailed to you.

Search Complaint History

Research the complaint history of a company prior to completing a transaction.

Visit Us in South County

An investigator is available each Wednesday for advice at Access Fairfax in the South County Government Center.

8350 Richmond Highway,
Suite 125
Alexandria, VA 22309

In the Spotlight:

Your Community, Your Call

Consumer Affairs Branch

12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035

Phone: 703-222-8435 TTY: 711
Fax: 703-324-3900

Visit Our Website

National Cyber Security Awareness Month 2012

October is National Cyber Security Awareness Month—for the ninth straight year. So what's new from the FBI?

Since last October, cyber threats have continued to grow even more complex and sophisticated. FBI Director Robert Mueller said that “cyber security may well become our highest priority in the years to come.”

Our Shared Responsibility

staysafeonline.org



National Cyber Security
Awareness Month

Because of the interconnectedness of online systems, every American who uses digital technologies at home or in the office can—and must—play a part in cyber security. For example, if you open a virus-laden e-mail attachment at work, you could infect your entire company's computer network. Don't be the weakest link: get educated on cyber safety. Here are a few basic steps you can take to be more secure:

- Set strong passwords, and don't share them with anyone.
- Keep a clean machine—your operating system, browser, and other critical software are optimized by installing regular updates.
- Maintain an open dialogue with your family, friends, and community about Internet safety.
- Limit the amount of personal information you post online, and use privacy settings to avoid sharing information widely.
- Be cautious about what you receive or read online—if it sounds too good to be true, it probably is.

Thinking of Buying a New TV?

With the arrival of the Holiday Season, consumers may be wondering if now is the time to buy a new TV that is larger, with sharper and brighter pictures. These much-improved television sets cost far less than they did just a few years ago.

However, the purchasing decision can be daunting and even confusing due to the complexity of all these technological changes. Technical terminology can stand in the way of a shopper being able to understand what is being purchased. Even worse, unclear or misleading labeling on the TV boxes, or by the retail stores themselves, can lead consumers to make uninformed or wrong decisions, and ultimately to get less for the money than they ought to.

You can cut through the confusing technical terminology and also avoid being misled in retail and discount stores. Clear and understandable information is now available online. If you have more questions or wish to speak with someone about purchasing a new TV, you can call 703-324-5902 TTY 711 and ask to speak with a staff member of the Communications Policy and Regulation Division. This is a free service for Fairfax County residents, from the Department of Cable and Consumer Services. More information is also available at fairfaxcounty.gov/cable.

Has Your Community Established Its Association Complaint Procedure?

The Common Interest Community Ombudsman Regulations became effective July 1, 2012. All Property Owners' Association and Condominium Association that were registered with the Common Interest Community Board before July 1, 2012, were required to establish and adopt an association complaint procedure within 90 days of July 1, 2012. The regulation required that associations set rules for receiving and considering complaints from members and other citizens by September 29, 2012.



Specifically, the regulation:

- requires associations to establish written complaint procedures;
- requires the maintenance of association complaint records;
- sets time frames in which associations must complete certain actions;
- indicates the consequences for failure of an association to establish and utilize a complaint procedure; and
- establishes procedures and forms for filing a notice of final adverse decision.

The law that authorizes the Board to establish these regulations is found in Chapter 29 (§ 55-530) of Title 55 of the Code of Virginia. It is the association's responsibility to stay informed and follow all regulations and statutes governing associations. It is important to read and become familiar with all regulations applicable to associations.

You can stay informed of regulatory actions that may result in changes to the regulations at Virginia Regulatory Town Hall.

If you have a question regarding the regulations, please contact:
 Common Interest Community Board
 Department of Professional and Occupational Regulation
 9960 Mayland Drive
 Richmond, VA 23233
 (804) 367-8500
cic@dpor.virginia.gov

Please refer to the Virginia Administrative Code for an official copy of the applicable regulations.

Your Community, Your Call

On the most recent edition of *Your Community, Your Call - Budget Basics*, Wil Washington, Attorney with Chadwick, Washington, Moriarty, Elmore & Bunn, P.C. and Howard Goldklang, CPA with Goldklang Group CPAs, joined Michelle Thompson, Fairfax County's Homeowner and Condominium Association Liaison, to discuss the developing and monitoring the community budget. You can view this edition of *Your Community, Your Call* on Mondays at 8 p.m. on Fairfax County Government Channel 16 or on Video on Demand.

The next program will be on Tuesday, November 27, 2012 at 8 p.m.

Please call 703-818-1445 during the show or e-mail your questions ahead of time.

To view the live broadcast online visit www.fairfaxcounty.gov/cable/channel16/asx/live_stream.asx (CC)

SAVE THE DATE Community Association Seminar

Volunteer leaders and members are invited to attend a community association seminar to hear updates about recent laws and regulations that impact common interest communities.

Tuesday, November 13, 2012

7:00 p.m. to 9:00 p.m.

Fairfax County
 Government Center
 Board Auditorium